Electronic Acknowledgement Receipt					
EFS ID:	4711525				
Application Number:	10815190				
International Application Number:					
Confirmation Number:	7517				
Title of Invention:	Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system employing a risk filter routine that determines whether to selectively reject payment based upon at least one user-supplied risk parameter including a dean payment limit				
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah				
Correspondence Address:	Thomas J. Perkowski, Esq., P.C.  Soundview Plaza 1266 East Main Street  - Stamford CT 06902 US 2033571950 -				
Filer:	Steven D. Lawrenz/Anndreya Perez				
Filer Authorized By:	Steven D. Lawrenz				
Attorney Docket Number:	126-001USAND0				
Receipt Date:	30-JAN-2009				
Filing Date:	31-MAR-2004				
Time Stamp:	18:02:16				
Application Type:	Utility under 35 USC 111(a)				
Payment information:					

no

Submitted with Payment

File Listing:

Number	Document Description	File Name	Message Digest	Part /.zip	(if appl.)		
1		POA_as_Filed.pdf	90301	yes	2		
.			65cc3cb471269da7das#3c3fcbaf9767f1ff1 3c0				
	Multipart Description/PDF files in .zip description						
	Document Description		Start	End			
	Power of Attorney		1	1			
	Assignee showing of ownership per 37 CFR 3.73(b).		2	2			
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## New Applications Under 35 U.S.C. 111

Document

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/D0E/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.